



## RIC and PWE

Your 403b account is part of the Retirement Investors' Club (RIC). RIC uses planwithease (PWE) as its third party administrator. Your funds are still held by and managed by your investment provider. PWE manages the process by which you can request a transaction.

## When can I access my 403b account?

1. When you have terminated employment;
2. When you reach age 59 ½;
3. You are purchasing IPERS service credit (direct rollover);
4. If eligible, you can take a loan; or
5. If eligible, you can request a hardship withdrawal. You must take any available loans first.

## How do I access my funds?

1. Obtain the appropriate form(s) from your RIC provider
2. Log into PWE's website at <https://www.planwithease.com/erelius/> (see below), request approval and print the approval letter
3. Submit the PWE approval letter with the provider's forms to the provider



**Login**

User Id:

Password:

Select Role:

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

Initial user ID is participant's 9 digit SS# (no dashes or spaces)

Initial Password is the participant's birth date (MMYY)

Select "Participant"

You may access a [Participant User Guide](#) on the planwithease website.

## What happens when I log in for the first time?

When you login for the first time, you will be prompted to complete the following steps (helpful hints for successful set up are shown below).

- Create a User ID
- Create a Password
- Choose and answer 3 Alternate Verification Questions
- Edit your personal information

### Creating a User ID and Password

User IDs and Passwords should be no more than 15 characters (letters and numbers only) and contain at least 1 letter and 1 number (letters are case sensitive). Review additional criteria for a successful User ID and Password below.

#### User ID – 3 DON'TS

- Do not use Password or SS#.
- Do not use three successive letters or numbers (i.e.: ABC123).
- Do not use special characters such as !, @, #, \$, %, &, etc.

#### Password - 3 DON'TS

- Do not use User ID or SS#.
- Do not use three successive letters or numbers (i.e.: ABC123).
- Do not use two of the same characters in a row (i.e.: instead of apple01, use aple01)

### Alternative Verification Questions

You will need to choose 3 different security questions and type an answer for each (answers are case sensitive). These questions will be asked as a security step for passwords resets and each time you log into the pwe site from an unknown computer.

Alternate Verification Questions	
Question	Answer
What is your father's middle name? ▼	<input type="text"/>
What is your father's middle name? ▼	<input type="text"/>
What is your father's middle name? ▼	<input type="text"/>
<input type="button" value="Submit"/>	

### Editing Personal Information

Once you have logged in for the first time, you will be prompted to review and edit your personal information. You **MUST** provide the email address you want planwithease.com to use in sending notices to you. Select the *Save and Continue* button.

## How do I request a [withdrawal](#) (other than loan or hardship) or [rollover](#)?

1. Place cursor on *Request Transactions* in the top menu and select *Withdrawals/Rollovers Out*.
2. In the drop down box, select the reason you are requesting a withdrawal/rollover (severance from employment or age 59 ½).
3. Next to the investment provider under Amount Requested, enter an amount or select *Full Withdrawal*.
4. Select *Submit*.
5. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's withdrawal form or the receiving company's rollover paperwork, to the provider.

The screenshot shows the 'Severance from Employment' section of the online portal. Red arrows indicate the following steps:

- Arrow 1:** Points to the 'Request Transactions' tab in the top navigation bar.
- Arrow 2:** Points to the 'Select Withdrawal type' dropdown menu, which is set to 'Severance from Employment'.
- Arrow 3:** Points to the 'Amount Requested' field for the 'Security Benefit' investment provider.
- Arrow 4:** Points to the 'Submit' button at the bottom right.
- Arrow 5:** Points to the 'Documents' tab in the top navigation bar.

Investment Providers	Available Amount	Amount Available Per Contract	Full Withdrawal	Maximum Amt Without CDSC	Amount Requested	As of Date
Security Benefit	\$157,562.47	\$155,843.32	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	11/25/2011
		\$1,719.15	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	
<b>Total amount:</b>	\$157,562.47				\$ 0.00	

## How do I request a [loan](#)?

1. Place cursor on *Request Transactions* in the top menu and select *Loans* (this option will only be listed if your employer allows loans).
2. In the drop down box, select the type of loan you are requesting. The amount eligible is based on IRS requirements, which is the lesser of \$50,000 or 50% of your account balance (minus any existing loan balance over the previous 12 months)
3. Next to the investment provider under Amount Requested, enter the amount of the loan.
4. Select *Submit*.
5. Place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's loan application, to the provider.

The screenshot shows the 'Loans' section of the online portal. Red arrows indicate the following steps:

- Arrow 1:** Points to the 'Request Transactions' tab in the top navigation bar.
- Arrow 2:** Points to the 'Select loan type' dropdown menu, which is set to 'General Purpose Loan'.
- Arrow 3:** Points to the 'Amount Requested' field for the 'TIAA-CREF' investment provider.
- Arrow 4:** Points to the 'Submit' button at the bottom right.
- Arrow 5:** Points to the 'Documents' tab in the top navigation bar.

Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
TIAA-CREF	\$9,121.40	\$9,121.40	\$ 0.00	11/30/2011
<b>Total amount:</b>			\$0.00	

## How do I request a financial hardship distribution?

1. Place cursor on *Request Transactions* in the top menu and select *Withdrawals/Rollovers Out*.
2. In the drop down box, select *Hardship*.
3. In the *Select Hardship reason* menu, select your reason. Eligible expenses are limited to:
  - ✓ funeral/burial
  - ✓ higher education (next 12 months)
  - ✓ medical care not covered by insurance
  - ✓ to prevent eviction from your primary residence; to purchase a primary residence
  - ✓ to repair storm damage to your primary residence
4. Next to the investment provider under Amount Requested, enter the amount you wish to receive.
5. Select *Submit*.
6. Fax documentation supporting your request to planwithease at (866) 771-5047.  
**Note: After submitting supporting documentation, planwithease will review the withdrawal request within 5 business days. Notification of approval will be sent to you via email.**
7. After planwithease notifies you of approval, place cursor on *Documents* and select *Reports/Letters*. Print the certificate in the *Reports* tab and send it, along with the provider's withdrawal form, to the provider.

The screenshot shows the 'Request Transactions' page on the planwithease.com website. Red arrows with numbers 1 through 7 point to specific elements: 1 points to the 'Request Transactions' menu item; 2 points to the 'Hardship' dropdown menu; 3 points to the 'Select Hardship reason' dropdown menu; 4 points to the 'Amount Requested' input field; 5 points to the 'Submit' button; 6 points to the 'Required documentation' section; and 7 points to the 'Documents' menu item in the top navigation bar.

**Hardship**

[Steps to Request a Withdrawal](#)  
[Steps to Request a Rollover Out](#)

Choose the proper Withdrawal type by selecting your option within the dropdown box: Hardship

A hardship withdrawal is a withdrawal that is necessary to meet an immediate and heavy financial need. The withdrawal must be only to the extent necessary to satisfy the financial need. To request a hardship withdrawal, select the hardship reason from the drop-down box. Select the investment provider and enter the dollar amount from which you will be making the withdrawal(s).

Hardship withdrawal requests may not be consolidated for more than one reason, (i.e., post-secondary education, medical, etc.). Please select only one reason per transaction and submit each request separately.

If you do not receive an email instructing you to login to the website within 5 business days, after sending in your supporting documents, please login to the website. On the top navigation select Documents then Reports/Letters for your certificate. Also, check to ensure your email address is correct.

Select Hardship reason: Funeral/Burial Expenses

**Required documentation:**

**Please Note:** This request requires approval from planwithease.com®. Please submit the required documentation to support your hardship request. The request will not be approved without proper documentation. If you are required to provide additional documentation for your transaction request, please include the Additional Documentation Form when submitting your paperwork to planwithease.com. This form is located under the Forms link found under the Documents section on the top menu bar.

Please forward the following documentation to planwithease.com for approval of the hardship request.

- Invoice for funeral home services.
- Invoice or statement of burial expenses.

**Available Hardship Amounts**

Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
Ameriprise Financial, Inc - *Deselected	\$3,275.29			05/29/2012
XXXXXXXX XXX XXXXX		\$3,275.29	\$0.00	
<b>Total amount:</b>	<b>\$3,275.29</b>		<b>\$0.00</b>	

Submit